



**WEST VIRGINIA
CONTINUING EDUCATION
FREQUENTLY ASKED QUESTIONS**

QUESTIONS

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WHO MUST COMPLY WITH CE REQUIREMENTS

1. Who is required to meet the continuing education requirements?

All licensed resident producers (agents) in West Virginia who do not qualify for an exemption must meet the requirement.

2. Who is exempt from meeting the CE requirements?

The following are exempt: nonresident producers, adjusters, producers holding Limited Lines Credit Insurance Licenses or any line where a licensing examination is not required.

**CREDIT REQUIREMENTS, COMPLIANCE DEADLINE, CARRYOVER
CREDITS AND APPROVED COURSE INFORMATION**

3. How many credit hours must I earn to meet the requirements?

24 credit hours every 3 years (a triennium) are required. The current compliance period (triennium) began July 1, 2003 and ends June 30, 2006. Producers who sell only preneed funeral insurance or only through a telemarketing firm may submit an affidavit and have their requirement reduced to 6 hours. Experior will notify telemarketers and funeral homes in early 2006 of the procedures for filing the affidavit.

**4. What is the date by which I must complete 24 hours of West Virginia
CE credits?**

The CE compliance deadline is June 30, 2006.

5. Can I repeat a CE course within the compliance period?

If you successfully complete an approved course, you may not repeat the course and receive certification during the same compliance period.

6. Can I receive partial credit for a course?

Credit for completing only a portion of a course cannot be granted.

7. Can I receive credit for teaching a CE course?

Instructors may be added to rosters in order to receive credit but only once for any single course during a triennium.

8. Can I carry over credits to the next triennium?

Excess credits **do not** carryover to the next compliance period.

9. How will I know which courses will qualify for continuing education credit hours?

You can get a list of approved courses on Experior's Web site: **www.experioronline.com**. On advertisements, look for courses that have been approved for West Virginia continuing education credit. If you have any doubt, call Experior at **800.805.9127**. You may also request a listing of all approved courses and sponsors by calling Experior.

WARNING NOTICE

10. Will I get a notice about my unfulfilled CE requirement?

Around April 1, 2006 Experior will mail a notice to all producers subject to a CE requirement. The notice will indicate the number of credits completed and your compliance status.

NONRESIDENT REQUIREMENTS

11. How do nonresident licensed producers comply with CE requirements?

West Virginia **does not** require any submission or fee from nonresident producers.

EXEMPTIONS, EXTENSIONS AND HARDSHIP EXTENSIONS

12. Can I receive an extension beyond the June 30, 2006 deadline?

Producers may request an extension of up to 90 days for good cause as determined by the Commissioner. Examples of good cause are disabling accident, illness or call to military duty. Requests for extensions must be in writing to the Commissioner and postmarked on or before May 31, 2006.

REPORTING CREDIT HOURS AND COMPLIANCE

13. How will credit hours be counted and reported?

The course provider must report your course completion on a roster to Experior no more than 30 days after the course completion date. The provider must also give you a certificate of course completion for your records.

14. How will I demonstrate that I have completed the CE requirements to the CE Administrator?

When producers have met their CE credit requirement, Experior will mail a confirmation of compliance to the producer. Producers can verify their credits and compliance status at Experior's web site: **www.experioronline.com** or by calling Experior at **800.805.9127**.

REQUIREMENTS FOR NEWLY-LICENSED PRODUCERS

15. What are the requirements for a newly-licensed producer?

Individuals newly licensed on or after January 1 of the second year of the triennium (January 1, 2005) are exempt for that compliance period.

CONSEQUENCES OF FAILURE TO COMPLY

16. What happens if I do not earn the necessary CE credit hours by the end of the compliance period?

Your license will be suspended around mid-August 2006. If you earn the necessary credits for compliance before the end of the next compliance period, the suspension will be lifted. If you fail to earn the proper credits by that time, your license will be terminated.

HOW TO CONTACT EXPERIOR AND THE COMMISSIONER

17. How can I contact Experior?

Experior Assessments can be reached by email at **CE-Services@experioronline.com**, by phone at **800.805.9127** or by fax at **800.735.7977**. Program information and additional services are available at the Web site: **www.experioronline.com**. The mailing address is:

**Experior Assessments
ATTN: West Virginia CE
1260 Energy Lane
St. Paul, MN 55108**

18. How can I contact the West Virginia Insurance Commissioner's Office?

The mailing address is:

**West Virginia Insurance Commissioner
Agent Licensing and Education
PO Box 50541
Charleston, WV 25305-0541.**

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